

DoD NAF Uniform Health Plan Benefits Information

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Save Money When You Use the Aetna Dental Network

Take advantage of the cost savings by using a dentist in the Aetna network. When you voluntarily use a dentist who participates in the dental PPO network, you pay less for your share of the dental expense because network dentists have agreed to accept Aetna's negotiated contract rates. Non-participating dentists may charge you a reasonable and customary fee. When you access care through a participating dentist, the amount you pay is based on the more attractive negotiated network charge rather than the dentist's fully billed charge.

Charges by non-participating dentists do not have the advantage of being held to a negotiated charge and therefore are subject to reasonable and customary fee provisions. Charges exceeding the reasonable and customary fee are not covered by the plan. Therefore if you visit a non participating dentist and his charge exceeds the reasonable and customary fee, the excess of the fee over reasonable and customary is part of the charge you pay.

Additional benefits to using an in-network provider is their ability to file claims and handle predeterminations of benefits for you. You may be required to bring a claim form with you when receiving care from a non-participating dentist.

Reasonable and customary charges are paid by Aetna as follows: The reasonable charge for a dental service or supply is the lowest of: 1. The provider's usual charge for furnishing the service or supply 2. Cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made 3. The charge determined to be the prevailing charge level made for that geographical area (by an outside vendor)

1. Save Money When You Use the Aetna Dental Network
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4. Annual Validation Process for Claims

The NAF HBP has kept benefit levels in the network and out of the network the same to provide a choice for participants, however although the benefit levels are the same, the amount you pay can be increased by any non-covered amount, such as charges that exceed reasonable and customary fees. While PPO participation is not mandatory in dental plan it is highly recommended and will provide a much more cost effective benefit for you.

Aetna ID Cards

Beginning November 1, 2003, Aetna medical/dental cards will no longer include Social Security numbers on medical ID cards. The new number printed on the medical ID cards will be a random number generated by Aetna in order to protect your privacy. Cards will **not** be sent automatically to replace existing cards, however, if you wish to order a new card you may either call member services at 1-800-367-6276 or log onto Aetna Navigator www.aetna.com.

Annual Validation

Each rolling calendar year, Aetna will use the Validation Process to verify other insurance and/or other employment. The first claim submitted to Aetna in a rolling calendar year will generate an EOB (Explanation of Benefits) form. The EOB will ask you to complete the validation form (which will be

mailed to you as well). Once complete, mail the form back to Aetna. The first claim will be processed with a 30 day grace period while you are returning the Validation Form. Further claims will be pended after the grace period until the form is received.

The short form asks a few questions designed to help Aetna pay your claims correctly according to the questions you complete with a yes/no and one word answers. The Annual Validation process is separate from sending Aetna validation of your dependent's full time student status which must be done annually as well.

Injectable Prescription Drug Coverage

Injectable prescription drug coverage is covered through the NAF HBP through the three tier prescription drug plan as well as by the mail order drug plan. The same prescriptions are covered in the physician offices after the office visit copay.

Prescription injectable drugs costs are generally less if filled through the NAF HBP's network retail or mail order pharmacy programs since the office copay does not apply.

